

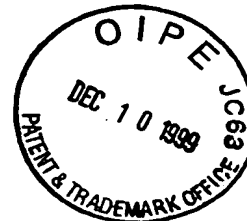
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PATENT

Docket No. 10392/46001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of : Steven M.H. WALLMAN
Serial No. : 09/038,158
Filed : 11 March 1998
For : METHOD AND APPARATUS FOR ENABLING
SMALLER INVESTORS OR OTHERS TO
CREATE AND MANAGE A PORTFOLIO OF
SECURITIES OR OTHER ASSETS OR
LIABILITIES ON A COST-EFFECTIVE BASIS



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ASSISTANT COMMISSIONER
FOR PATENTS
Washington, DC 20231

INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.97 & § 1.98

S I R:

In conformance with Applicant's duty of disclosure under 37 C.F.R. § 1.56 (a) and § 1.97(b)(3), the references listed on the attached form PTO-1449 are hereby brought to the Examiner's attention.

Since all the references were cited by the Examiner in the corresponding PCT/US99/05010, no copies of the references are required. A copy of the Search Report is enclosed.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear in the "references cited" on any patent to issue therefrom.

Respectfully submitted,

KENYON & KENYON

Robert L. Hails, Jr.
(Reg. No. 39,702)

Dated: 10 December 1999

1500 K Street, N.W., Suite 700
Washington, DC 20005
Tel: (202) 220-4200